payable twelve months after date to the said Edward Cramer or order, bearing interest at the rate of six per cent per annum payable semi-annually. Now therefore in consideration of said indebtedness and to better secure the payment of the promissory note aforesaid, we the said William E. Mercer and Ida M. Mercer his wife, do hereby grant in fee simple to the said Edward Cramer all that tract or parcel of land situate in Mount Pleasant district Frederick County, Maryland, and is fully described in a deed from Frank L. Stoner 't orney for the heirs, to the said William E. Mercer, bearing even date with these presents and intended to be recorded simultaneously herewith, a description of the same will also be found by reference to a deed from John Fox to Singleton Fox deceased, bearing date May 31" A.D. 1808, and duly recorded in Liber D.H.H.No.1.Folio 595 & one of the land records for Frederick County and containing eight acres of land more or less. Provided however that if the said William E. Mercer and Ida M. Mercer his wife shall default in the payment of the promissory note aforesaid or the interest thereon, when the same shall become due and payable it shall be lawful for the said Edward Cramer his personal representatives or assigns, to sell said mortgaged premises by public suction on the premises in Frederick County, after first having given at least twenty days public notice of the time, place, manner and terms of sale by advertisement inserted in some newspaper printed and published in Frederick County, and apply the proceeds to the payment in the first place to the costs attending the same including reasonable counsel fees and commissions, then to the payment of said mortgage debt and the surplus if any to the said mortgagors. And the said William Mercer hereby covenants and agrees that during the existance of this mortgage that he will keep buildings on said mortgaged premises insured in some safe insurance company, for at least two hundred dollars, and that he will transfer the policy of insurance to the said Edward Cramer for his use and benefit in case of loss or accident by fire.

Witness our hands and seals on the day and date above written

Witness; - Roscoe W. White.

Wm.L.Mercer

(seal)

Ida M. Mercer

(seal)

State of Maryland, Frederick County, Sct; -

Justice of the peace for the said state in and for the County aforesaid personally appeared William E. Mercer and Ida M. Mercer his wife and did each acknowledge the above and foregoing Mortgage, to be their respective act and deed; at the same time before the subscriber also personally appeared Edward Cramer, mortgagee and made oath in due form of law, that the consideration set forth in the above and aforegoing mortgage is true and bonafide as therein set forth and the said Edward Cramer mortgagee further made oath in due form of law that he has not required the mortgagors their agent or attorney or any person for the said mortgagors to pay the tax levied upon the interest covenanted to be paid in advance, nor will be require the same to be paid by the mortgagors or any person for them during the existance of said mortgage.

Rusce W. White J.P.

For value received I hereby assign the foregoing Mortgage to Ira R. Mercer and .

Witness my hand and seal on this 6th day of November 1925.

Witness; Gertrude V. Cramer.

Edward Cramer (seal)

State of Maryland, Frederick County, Sct; -

I hereby certify that on this 6th day of November 1915 before the subscriber, a Notary Public for the said State in and for the County aforesaid, personally Ira R. Mercer and made outh in due form of law that they have not required the mortgagors their agent or attorney or any person for the said Mortgagors to pay the tax levied upon the interest covenanted to be paid in advance, nor will they, or either of them require the same to be paid by the mortgagors or any person for them during the existance of said mortgage.

Witness my hand and Notarial Seal on the day and year above written.

(Place of Noturial Seul)

Chas. B. T. Hendrickson Notary Public.